HEALTH@HOME MAGAZINE

Filled with carrier information and resources for you!

Featured Vendor: Amino – Find & book healthcare, save time & money, pg 6

Mental Health Resources & Therapy: Free text-based therapy through Talkspace, find resources through your Employee Assistance Program, and chat with a doctor in the comfort of your home with Livehealth Online, pg 12

Financial Resources & Tools: Nationwide, saving for retirement & beyond, pg 16 Tax Savings Accounts, pg 18

COUNTY
SAN LUIS
OBISPO

Table of Contents:

Open Enrollment Overview
Leading A Balanced Life: Start the New Year Off Right Focusing on Your
Mental and Physical Wellness:
Livongo5
Amino6
Carrum Health
Rx 'n Go
Anthem Blood Pressure Kit11
Mental and Physical Wellness:
Mental Health Resources
Talkspace18
Anthem EAP
Financial Wellness:
Nationwide21
My SmartCare
Medical Insurance:
Anthem
Understanding Your HDHP & HSA Plan28
Pharmacy:
Express Scripts30
SaveOnSP31
Dental:
Aetna
Delta Dental
Delta Delitai
Ancillary Insurance:
VSP43
Voya45
Aflac46
Your Benefits Contacts:
Carrier Contact List53



Open Enrollment is here— be sure you are aware of everything you need to know

Open Enrollment is that one time of year you have the opportunity to make changes to your benefits. Check out our video to be sure you are up to date on everything that the County has to offer, from medical, dental and vision benefits, to tax savings accounts and voluntary benefits. Don't miss out!



Open Enrollment – All you need to know.



Understanding your Medical and Pharmacy Benefits



Everything you ever wanted to know about Dental and Vision benefits



Smart Benefits
Tax Savings accounts,
Voluntary Benefits and
more



Don't miss out! Check out the video and understand how to make the most of your benefits



HDHP and Health Savings
Account helps you save
for current and future
expenses—
tax-free.

Leading A Balanced Life: Start the New Year Off Right Focusing on Your Mental and Physical Wellness





LIVONGO FOR DIABETES

Diabetes Management, Simplified

Livongo for Diabetes makes diabetes management simple. This new and personalized experience helps members understand their blood sugar, develop health lifestyle habits, and improve glycemic control. This program begins on January 1, 2022 and is free for members on a medical plan with Express Scripts as their pharmacy. HDHP plan members are not eligible.

WHY LIVONGO FOR DIABETES?

Livongo uses data and technology to monitor your personal health status and give you support when you need it. Coaching and recommendations tailored to your specific needs will help you manage your diabetes in the long term.

HOW DO I SIGN UP?

To sign up or learn more visit welcome.livongo.com/PRISM or call Livongo Member Services at (800) 945-4355 using registration code: PRISM.

WHAT YOU GET WITH LIVONGO:

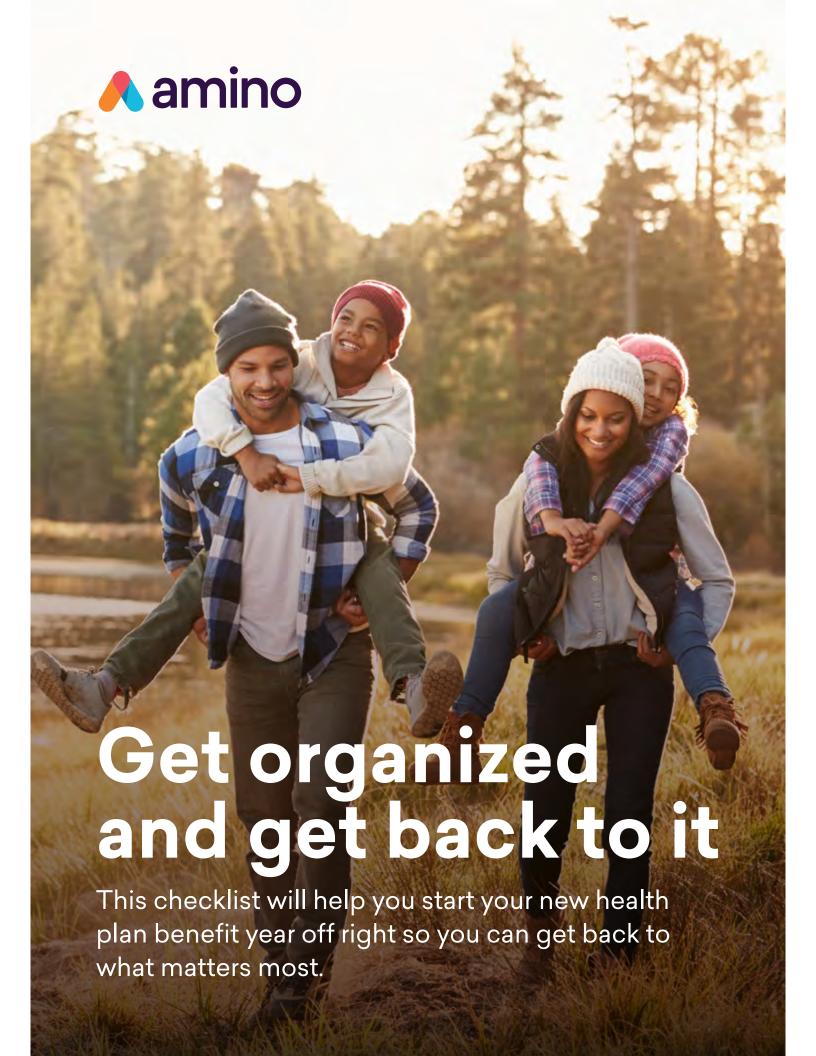
Effortless data collection: Receive a free cellular meter that provides real-time feedback for glucose readings, unlimited strips and lancets, removing barriers for checking, as well as food and activity tracking to understand lifestyle habits.

Personalized health signals: Get access to health challenges that drive small daily changes that result in big wins.

Human-centered approach: Get access to 24/7 remote monitoring with emergency outreach in the event of and out of range reading as well as access to 1:1 live coaching from Livongo expert coaches.









3 action items for the new plan year

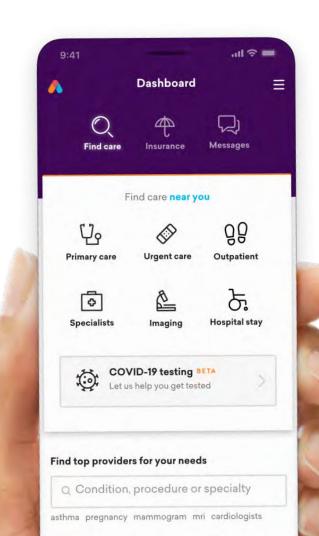
Log in to your Amino account to complete these 3 steps.

If you have a new health plan

- 1. Choose a primary care doctor (and OB-GYN).
- 2. Find your nearest in-network urgent care clinic, COVID testing center, and hospital.
- 3. Book an annual wellness visit with your new doctor.

If you have the same health plan

- Check that your current doctors and preferred facilities are still in-network.
- Schedule your annual preventive visits and screenings.
- Review your plan's statement of benefits to see what's covered.



A surgery benefit that's hard to believe



When it comes to surgery, you need to know you're getting the best care possible. That's why your employer sponsors Carrum Health, a benefit that makes getting high quality surgery easier and less expensive.

Plus sometimes surgery isn't medically necessary, and less invasive options may be better for you. If you receive a recommendation for surgery by a doctor, contact Carrum Health to get the best care possible at little or no cost to you.

Covered surgeries include: knee, hip, elbow, back, neck, shoulder, wrist, hand, heart and weight loss.



The absolute best care

Our doctors have more experience performing your procedure and lower complication rates than 90% of providers.





A seamless experience

Our team does all of the planning, preparation, and paperwork so you can focus on what matters — your health.



Your costs are covered

Your employer covers all or most of the medical and travel costs so you won't worry about surprise bills.*

Questions? Activate your account and securely message one of our care specialists or call 888-855-7806.

Carrum Health is a special surgery benefit for active employees, early retirees (pre-Medicare), COBRA participants, and dependents who are enrolled in eligible PRISM Anthem or Blue Shield medical plans. Due to IRS rules, members on a high-deductible plan must pay their deductible, but coinsurance is waived.







Free Generic Maintenance Medication, Insulin, and Diabetic Monitors / Testing Strips through Rx 'n Go!

County of SLO Employees & Dependents on the Medical Plan:

As part of your benefits, you have the option to receive up to a 90-day supply of generic maintenance medication by mail at no cost to you (\$0 copay, \$0 shipping) through a convenient program called, Rx 'n Go.

- ~1,300 generic medications covered on the PPO/EPO Plan for FREE
- ~800 preventive, generic medications covered on the HDHP/HSA Plan for FREE
- Insulin products, needles, and syringes are all available for FREE
- Prodigy® diabetic monitor and test strips available for FREE
- County of SLO pays 100% of the cost

New to Rx 'n Go?



Check that your medication is covered at **rxngo.com** by your employer & health plan - search by therapeutic category or by medication name



Register an Online Profile at rxngo.com using group to sign up and manage prescriptions⁽¹⁾ or provide details to customer service at **888.697.9646**



Have your doctor submit the prescription to the Rx 'n Go pharmacy, **GoGoMeds**:

- E-Scribe: GoGoMeds
- Phone: 888.697.9646 (must come from a physician's office)
- Fax: 888.697.0646 (must come from a physician's office)
- Mail: Rx 'n Go c/o GoGoMeds 525 Alexandria Pike, Ste 100 Southgate, KY 41071

After registering your profile and prescription, your medication(s) will arrive in the mail in 7 business days. It's that easy!

(1) f you would like Rx 'n Go to transfer an existing prescription with refills, please include that detail in the checkout cart on the self-service portal. Otherwise, the pharmacy, GoGoMeds, can reach out to your doctor to request a new prescription.





Examples of Top Medications Available to You!

Product Name & Strength	Brand Name	Preventative?	Therapeutic Class	Copay
ALENDRONATE	Fosamax	•	Women's Health	\$0
ALLOPURINOL	Zyloprim	•	Gout	\$0
AMLODIPINE	Lotrel	•	Blood Pressure	\$0
ATENOLOL	Tenormin	•	Blood Pressure	\$0
ATORVASTATIN	Lipitor	•	Cholesterol	\$0
BUPROPION	Wellbutrin	•	Antidepressant	\$0
CARVEDILOL	Coreg	•	Cardiac	\$0
CELECOXIB	Celebrex		Arthritis	\$0
CITALOPRAM	Celexa	•	Antidepressant	\$0
CLOPIDOGREL	Plavix	•	Cardiac	\$0
CYCLOBENZAPRINE	Flexeril		Back Pain	\$0
DULOXETINE	Cymbalta	•	Antidepressant	\$0
ESCITALOPRAM	Lexapro	•	Antidepressant	\$0
EPINEPHRINE AUTO-INJECTOR	EpiPen		Allergy	\$0
FENOFIBRATE	Tricor	•	Cholesterol	\$0
FLUOXETINE	Prozac	•	Antidepressant	\$0
FLUTICASONE	Flonase	•	Allergy	\$0
FLUTICASONE-SALMETEROL / WIXELA NEW!	Advair Diskus	•	Allergy	\$0
FOLIC ACID	n/a	•	Vitamin	\$0
FUROSEMIDE	Lasix	•	Blood Pressure	\$0
GABAPENTIN	Neurontin	•	Anti-seizure	\$0
GLIMEPIRIDE	Amaryl	•	Diabetes	\$0 \$0
HYDROCHLOROTHIAZIDE	Hydrodiuril, Microzide		Blood Pressure	\$0
	•			\$0 \$0
HYDROXYCHLOROQUINE SULFATE	Plaquenil	•	Anti-malarial	
IBUPROFEN	Motrin		Pain Management	\$0
LANSOPRAZOLE	Prevacid		Gastrointestinal	\$0
LEVOCETIRIZINE DIHYDROCHLOIDE	Xyzal		Allergy	\$0
LEVOTHYROXINE SODIUM	Synthroid	•	Thyroid	\$0
LISINOPRIL	Zestril, Prinivil	•	Blood Pressure	\$0
LISINOPRIL/HYDROCHLOROTHIAZIDE	Zestoretic, Prinzide	•	Blood Pressure	\$0
LOSARTAN	Cozaar	•	Blood Pressure	\$0
LOSARTAN POTASSIUM/HYDROCHLOROTHIAZID	Hyzaar	•	Blood Pressure	\$0
MELOXICAM	Mobic		Pain Management	\$0
METFORMIN	Glucophage	•	Diabetes	\$0
METOPROLOL SUCCINATE	Toprol XL	•	Blood Pressure	\$0
METOPROLOL TARTRATE	Lopressor	•	Blood Pressure	\$0
MONTELUKAST SODIUM	Singulair	•	Asthma	\$0
NAPROXEN	EC-Naprosyn		Pain Management	\$0
OMEPRAZOLE	PriLosec		Gastrointestinal	\$0
PANTOPRAZOLE	Protonix		Gastrointestinal	\$0
POTASSIUM CHLORIDE ER TBCR	Klor-Con	•	Nutritional	\$0
PRAVASTATIN SODIUM	Pravachol	•	Cholesterol	\$0
PREGABALIN NEW!	Lyrica		Anti-seizure	\$0
PRODIGY BLOOD GLUCOSE TEST STRIPS	Prodigy	•	Diabetes	\$0
PRODIGY BLOOD GLUCOSE METER KIT	Prodigy	•	Diabetes	\$0
RANITIDINE HCL	Zantac		Gastrointestinal	\$0
ROSUVASTATIN CALCIUM	Crestor	•	Cholesterol	\$0
SERTRALINE	Zoloft	•	Antidepressant	\$0
SIMVASTATIN	Zocor	•	Cholesterol	\$0
SUMATRIPTAN SUCCINATE	Imitrex	•	Migraine	\$0
TAMSULOSIN	Flomax		Prostate	\$0
TRAMADOL	Ultram		Pain Management	\$0
TRAZODONE	Desyrel	•	Antidepressant	\$0
TRIAMTERENE/HYDROCHLOROTHIAZIDE	Maxzide	•	Blood Pressure	\$0
VALACYCLOVIR	Valtrex		Herpes	\$0
VENLAFAXINE	Effexor XR	•	Antidepressant	\$0
VENTOLIN INHALER	Ventolin	•	Asthma	\$0
VITAMIN D CAPS 50,000	Drisdol	•	Vitamin	\$0
ZOLPIDEM TARTRATE	Ambien		Sedative/Hypnotic	\$0

How to lower your blood pressure

High blood pressure has no warning signs or symptoms — but it's one health issue you can prevent or treat, as long as you know you have it. Have your blood pressure checked regularly!

If you do have high blood pressure, you can often control or lower it through the following lifestyle changes:

1 OUT OF 3

PEOPLE IN THE U.S.

HAS HIGH BLOOD PRESSURE

AND MANY

DON'T EVEN KNOW IT.



LOSE EXTRA POUNDS

Losing just 10 pounds can help reduce your blood pressure. And watch your waistline. Carrying too much weight around your waist can put you at greater risk of high blood pressure.

Normal blood pressure is less than 120/80. Anything over that is a concern. 140/90 or higher is considered high blood pressure.



EXERCISE REGULARLY

All types of exercise can help lower blood pressure — walking, running, cycling, dancing, swimming, even lifting weights. Aim for at least 30 min a day!



QUIT SMOKING

Each cigarette increases blood pressure for many minutes after you finish. Quitting smoking helps your blood pressure return to normal. People who quit smoking, regardless of age, have substantial increases in life expectancy.



EAT A HEALTHY DIET

Research the DASH (Dietary Approaches to Stop Hypertension) diet, which is a popular eating plan including whole grains, fruits and vegetables.



REDUCE YOUR STRESS

Chronic stress can make you more likely to overeat and skip exercise, which puts you at risk for high blood pressure. Try meditation, yoga or schedule some "you time."



REDUCE SODIUM IN YOUR DIET

Even a small reduction in the sodium in your diet can reduce blood pressure. Limit sodium to less than one teaspoon of salt a day (2,300 milligrams).



MONITOR YOUR BLOOD PRESSURE

Blood pressure monitors are available widely and without a prescription. Talk to your doctor about home monitoring before you get started.



LIMIT ALCOHOL

In small amounts, alcohol can potentially lower your blood pressure. But that protective effect is lost if you drink too much — generally more than one drink a day for women and for men 65+, and no more than two drinks a day for men under 65.



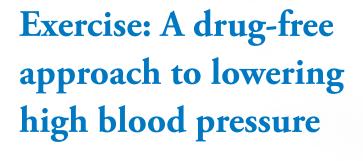
GET SUPPORT

Supportive family and friends can help encourage you to take better care of yourself, drive you to the doctor's office or embark on an exercise program with you to keep your blood pressure low.

This information is meant to be educational. It should not be interpreted as medical advice. Please talk to your doctor about changes that may affect your health.

Sources: National Heart, Lung and Blood Institute website: Your Guide to Lowering Blood Pressure (accessed January 2013): nhlbt.nih.gov. Centers for Disease Control and Prevention website: High Blood Pressure Prevention: What You Can Do (accessed January 2013): dc.gov. American Heart Association website: Understanding Your Risk for High Blood Pressure (accessed January 2013): heart.org. Mayo Clinic website: 10 Ways to Control High Blood Pressure Without Medication, (accessed October 2015), mayoclinic.org.





Regular physical activity makes your heart stronger. A stronger heart can pump more blood with less effort. If your heart can work less to pump, the force on your arteries decreases, lowering your blood pressure.

Exercise can lower your blood pressure

Activity is the prescription for better heart health. In fact, regular exercise can lower your blood pressure as much as some medications can.

Plus, if your blood pressure is at a desirable level (less than 120/80 mm Hg), exercise can help prevent it from rising as you age.

It takes about one to three months for regular exercise to have an impact on your blood pressure. The key is to stick to it, because the benefits last only as long as you continue to exercise.



Your risk of high blood pressure increases with age, but adding exercise into your daily routine can make a big difference. And if your blood pressure is already high, exercise can help you control it.



How much exercise do you need?

Aerobic activity can be an effective way to control high blood pressure. But flexibility and strengthening exercises such as Pilates and lifting weights are also important parts of an overall fitness plan. Any physical activity that increases your heart and breathing rates is considered aerobic activity, including:

- Household chores, such as mowing the lawn, raking leaves, gardening or scrubbing the floor
- Active sports, such as basketball or tennis
- Climbing stairs

- Walking
- Jogging
- Bicycling
- Swimming
- Dancing



Aim for at least 30 minutes of aerobic activity most days of the week. If you have trouble finding 30 minutes for exercise, you can break up your workout into three 10-minute sessions of aerobic exercise and get the same benefit as one 30-minute session.



Weight training and high blood pressure

Weight training can cause a temporary increase in blood pressure during exercise. But it can also have long-term benefits to blood pressure that outweighs the risk of a temporary spike for most people.

It's recommended that everyone incorporate strength training exercises of all the major muscle groups into a fitness routine at least two times a week.

When you need your doctor's okay

Sometimes it's best to check with your doctor before you jump into an exercise program, especially if:

- You're a man older than age 45 or a woman older than age 55.
- You smoke or quit smoking in the past six months.
- You're overweight.
- You have a chronic health condition, such as diabetes, cardiovascular disease or lung disease.
- You have high cholesterol or high blood pressure.
- You've had a heart attack.

- You have a family history of heart-related problems before age 55 in men and age 65 in women.
- You feel pain or discomfort in your chest, jaw, neck or arms during activity.
- You become dizzy with exertion.
- You're unsure if you're in good health, or you haven't been exercising regularly.

Also, if you take any medication regularly, ask your doctor if exercising will make it work differently or change its side effects — or if your medication will affect the way your body reacts to exercise. And remember, exercise can be great medicine, too!

Adapted from: The Mayo Clinic website, Exercise: A Drug-Free Approach to Lowering High Blood Pressure, mayoclinic.org, (accessed October 2015).

Anthem Blue Cross and Blue Shield is the trade name of: In Colorado: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc. In Connecticut: Anthem Health Plans, Inc. In Indiana: Anthem Insurance Companies, Inc. In Kentucky: Anthem Health Plans of Kentucky, Inc. In Maine: Anthem Health Plans of Maine, Inc. In Missouri, Inc. RIT and certain affiliates administer non-HMO benefits underwritten by HALIC and HMO benefits underwritten by HMO Missouri, Inc. RIT and certain affiliates only provide administrative services for self-funded plans and do not underwrite benefits. In Nevada: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc., dba HMO Nevada. In New Hampshire: Anthem Health Plans of New Hampshire, Inc. and underwritten by Matthew Thornton Health Plans of New Hampshire, Inc. and underwritten by Matthew Thornton Health Plans of New Hampshire are as all of Virginia, Inc. trades as Anthem Blue Cross and Blue Shield in Virginia, and its service are is all of Virginia except for the City of Fairfax, the Town of Vienna, and the area east of State Route 123. In Wisconsin, Blue Cross Blue Shield of Wisconsin (BGBSWI), which underwrites or administers the PPO and indemnity policies. Compacer Health Services Insurance Compare), which underwrites or administers the HMO policies. Independent licensees of the Blue Cross and Blue Shield in Virginia and the agree and BCBSWI collectively, which underwrites or administer the POS policies. Independent licensees of the Blue Cross and Blue Shield approach the Note of the Shield approach the Note of the Note of the Shield approach the Note of the Note of the Note of the Shield approach the Note of th Blue Shield Association. ANTHEM is a registered trademark of Anthem Insurance Companies, Inc. The Blue Cross and Blue Shield names and symbols are registered marks of the Blue Cross and Blue Shield Association.



You're in control

You can do a lot to prevent high blood pressure



High blood pressure issues are more common than you may think. About one in three adults in the U.S. has high blood pressure or hypertension. Another one in three has prehypertension — blood pressure that is higher than normal, but not yet in the high range. Learning if you're at risk can help you determine what you can do to help prevent high blood pressure.

What you can do to control your blood pressure

Because high blood pressure is so common, all of us should pay attention to our blood pressure numbers and try to keep them low. Here's how:2

- Have your blood pressure checked regularly, and know what's normal for you.
- Get to or stay at a healthy weight.
- Exercise at least 150 minutes each week.
- Be careful not to eat too much salt ask your doctor how much sodium is safe for you.3
- Don't use tobacco products.
- Avoid saturated fat.
- Limit alcohol.



Helpful resources

Visit the American Heart Association at heart.org for information and tools, including a high blood pressure risk calculator.

Anthem.

- $1\ Centers\ for\ Disease\ Control\ and\ Prevention\ website: \textit{High\ Blood\ Pressure\ Facts}\ (accessed\ April\ 2018):\ cdc.gov/bloodpressure/facts.htm.$
- 2 Centers for Disease Control and Prevention website: Preventing High Blood Pressure: Healthy Living Habits (accessed April 2018): cdc.gov/bloodpressure/healthy_living.htm. 3 Centers for Disease Control and Prevention website: Most Americans Should Consume Less Sodium (accessed April 2018): cdc.gov/salt/index.htm.
- 4 National Heart, Lung, and Blood Institute website: What Is High Blood Pressure? (accessed April 2018): nhlbi.nih.gov/health/health/health-topics/topics/hbp.
- 5 Centers for Disease Control and Prevention website: About High Blood Pressure (accessed April 2018): cdc.gov/bloodpressure/about.htm. 6 Centers for Disease Control and Prevention website: High Blood Pressure Risk Factors (accessed April 2018): cdc.gov/bloodpressure/risk_factors.htm.
- 7 National Heart, Lung, and Blood Institute website: Who Is at Risk for High Blood Pressure? (accessed April 2018): nhlbi.nih.gov/health/health-topics/topics/hbp/atrisk.html.
- 8 American Heart Association website: High Blood Pressure: Over-the-Counter Medications (accessed April 2018): heart.org.

Anthem Blue Cross and Blue Shield is the trade name of: In Colorado: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc. Copies of Colorado network access plans are available on request from member services or can be obtained by going to anthem.com/co/networkaccess. In Connecticut: Anthem Health Plans, Inc. In Georgia: Blue Cross Blue Shield Healthcare Plan of Georgia, Inc. In Indiana: Anthem Insurance Companies, Inc. In Kentucky; Anthem Health Plans of Kentucky, Inc. In Maine: Anthem Health Plans of Maine, Inc. In Missouri (excluding 30 counties in the Kansas City area): RightCHOICE® Managed Care, Inc. (RIT), Healthy Alliance® Life Insurance Company (HALIC), and HMO Missouri, Inc. RIT and certain affiliates administer non-HMD benefits underwritten by HMLC and HMD Denefits underwritten by HMD Missouri, Inc. RIT and certain affiliates only provide administrative services for self-funded plans and do not underwrite benefits. In Newdat: Rocky Mountain Hisspital and Medical Service, Inc. HMD products underwritten by HMD Colorado, Inc., doa HMD Newdat: In New Hampshire, Inc. HMD Health Plans of New Hampshire, Inc. HMD plans are administered by Anthem Health Plans of New Hampshire, Inc. HMD plans are administered by Anthem Health Plans of New Hampshire, Inc. HMD plans are administered by Anthem Health Plans of New Hampshire, Inc. and underwritten by Matthew Thornton Health Plans of New Hampshire, Inc. HMD plans are administered by Anthem Health Plans of New Hampshire, Inc. HMD plans are administered by Anthem Health Plans of New Hampshire, Inc. HMD plans are administered by Anthem Health Plans of New Hampshire, Inc. HMD plans are administered by Anthem Health Plans of New Hampshire, Inc. HMD plans are administered by Anthem Health Plans of New Hampshire, Inc. HMD plans are administered by Anthem Health Plans of New Hampshire, Inc. HMD plans are administered by Anthem Health Plans of New Hampshire, Inc. HMD plans are administered by Anthem Health Plans of New Hampshire, Inc. HMD plans are administered by Anthem Health Plans of New Hampshire, Inc. HMD plans are administered by Anthem Health Plans of New Hampshire, Inc. HMD plans are administered by Anthem Health Plans of New Hampshire, Inc. HMD plans are administered by Anthem Health Plans of New Hampshire, Inc. HMD plans are administered by Anthem Health Plans of New Hampshire, Inc. HMD plans are administered by Anthem Health Plans of New Hampshire, Inc. HMD plans are administered by Anthem Health Plans of New Hampshire, Inc. HMD plans are administered by Anthem Health Plans of New Hampshire, Inc. HMD plans are administered by Anthem Health Plans of New Hampshire, Inc. HMD plans are administered by Anthem Health Plans of New Hampshire, Inc. HMD plans are administered by Anthem Healt (Composare) or Wisconsin Collaborative Insurance Corporation (WOIC). Composare underwrites or administers HMO or POS policies; WCIC underwrites or administers Well Priority HMO or POS policies. Independent licensees of the Blue Cross and Blue Shield Association. ANTHEM is a registered trademark of Anthem Insurance Companies, Inc.



How high blood pressure affects your body

Your blood pressure is the force of your blood pushing against the walls of your arteries as your heart pumps it through your body.⁴ Over time, if the force is too great, your arteries can harden. Less blood and oxygen passes through hardened arteries. Eventually your heart, brain and other organs can be damaged by the effects of high blood pressure.⁵

Normal blood pressure is below 120/80. This is read as "120 over 80." The first number is the "systolic" and the second number is the "diastolic." Even if only one of the numbers is higher than it should be, you could have prehypertension or high blood pressure.⁵

Know your risk

Anyone can get high blood pressure. Most of the time, though, it's found in people who are older than 35.

You're also more likely to have high blood pressure if you are:6

- African American.
- Pregnant, postmenopausal or taking birth control pills.
- Diabetic.
- Overweight or obese.
- A heavy drinker.
- A tobacco user.
- Eating a diet high in salt or sodium and low in potassium.⁷

High blood pressure can damage your body even if it doesn't cause any symptoms.⁴ That's why it is so important to have your blood pressure checked regularly. Talk to your doctor about your risk factors, and whether your blood pressure is healthy.

If you're diagnosed with high blood pressure, you may have to take medication. Be sure to follow your doctor's instructions. Ask your doctor before taking any over-the-counter medications or supplements.⁸ Also, pay close attention to the ingredients in any over-the-counter cough, cold or flu medicine you take. Decongestants can raise your blood pressure or interfere with blood pressure medications and can be very dangerous for a person with high blood pressure.



Mental Health Benefits





Mental Health Resources

You and your dependents may be dealing with a lot right now, whether it's isolation, financial uncertainty or even grief due to the loss of a loved one. Given the challenges brought on by the coronavirus pandemic, it's understandable if you're having trouble managing the ups and downs of your day-to-day life. Check out these resources and services available through the County to help you and your dependents cope during these difficult times in the areas where you need it the most.

TALKSPACE - talk space 24/7 Access

Available only to medically enrolled employees and their dependents

Website: talkspace.com/slo Enter "San Luis Obispo" when prompted for organization name

- Unlimited asynchronous text based therapy at no cost
- Personalized matching with a therapist to fit your needs and preferences
- One 30 minute live chat per month
- Unlimited video messaging

ANTHEM EAP - Anthem 24/7 Access

Available to all County Staff

Website: **Anthemeap.com** Enter "PRISM" when prompted for company name

Phone: 833-954-1067

- Offers a wide range of support services and resources you can access online, by phone or in person – at no cost to all employees and their spouse and/or dependents
- You can address issues like balancing personal life and work, grief and loss, parenting, managing legal and financial matters, and more
- **5 free and confidential therapy sessions per year** with a local provider or with LiveHealth Online
- Access to myStrength an online "health club for your mind"
- Phone consultations with a work-life specialist

LIVEHEALTH LiveHealth ONLINE -24/7 Access

Available only to medically enrolled employees and their dependents

Website:

livehealthonline.com

- Video visits with an in-network psychologist or therapist
- Telemedicine
- \$15 \$20 Copays
- Psychology: https://livehealthonline.com/psychology/
- Psychiatry: https://livehealthonline.com/psychiatry/
- Chat Therapy: https://livehealthonline.com/chat-therapy/

ANTHEM: TRADITIONAL MEDICAL INSURANCE -Office Hours

4 - 8 weeks wait time

Website:

www.anthem.com/ca/ms/p rism/home.html

Phone: 800-967-3015

- Your traditional Anthem medical coverage also includes inperson Mental health services
- Online therapy is also available via LiveHealth Online
- Out-of-Network benefits are available, but member is responsible for coinsurance in addition to any charges over the allowable amount
- Visit the Anthem website to find a provider or call member services





Getting started with therapy



Welcome to Talkspace

Talkspace is a digital space for private and convenient mental health support. With Talkspace, you can choose your therapist from a list of recommended, licensed providers and receive support day and night from the convenience of your device (iOS, Android, and Web).

How it works

Our members can begin to exchange unlimited messages (text, voice, and video) with their personal therapist immediately after registration. Therapists engage daily, five days per week, which often includes weekends. Every Talkspace member is granted a complimentary, 10-minute video session to get to know their new therapist. Additional video sessions can also be scheduled.

You will continue to work with the same therapist throughout your journey. However, you're always welcome to switch providers so you can find the perfect fit. Talkspace's clinical network features thousands of licensed, insured, and verified clinical professionals with specialties ranging from behavioral to emotional and wellness needs, including:

- ✓ Stress
- Anxiety
- Depression
- **✓** Relationships
- Healthy living
- ✓ Trauma & grief

- Eating disorders
- Substance use
- ✓ Sleep
- ✓ Identity struggles
- Chronic issues
- And more

Talkspace can work for you. In a study of 10,000 member participants, 70% experienced significant symptom improvement and 50% fully recovered after 12 weeks of regular engagement with their Talkspace therapist.

Ready to get started

- → Visit talkspace.com/SLO
- → Complete our QuickMatch™ therapistselection questionnaire
- → Review your best matches and choose your personal therapist

Talkspace services are available to SLO employees and dependents.
Use Company Code 'San Luis Obispo' to get started.



Mental health has a major impact on our overall well being, and even physical health. Everyone experiences feelings of sadness, fear, and anxiety, but sometimes these emotions lead to larger psychological or social problems.

Your Employee Assistance Program (EAP) offers a wide range of support and resources to help you, available at no extra cost:

- Information about mental health concerns
- Professional counseling
- Tips and tools for taking care of yourself

Your EAP also includes access to Emotional Well-being Resources, a set of digital tools you can use to help improve your emotional well-being.

These resources can help you recognize the signs of mental health problems, find the help you need, and learn healthy, lifelong habits:

Professional counseling

Connect with a licensed professional counselor for confidential online or in-person sessions. You and your household members each receive 5 visits per issue per year.

Educational podcasts

Learn more by listening to brief, educational podcasts from our licensed professional counselors.

Online support

Search for "mental health" on the website to read articles that can help you and your loved ones.

Your EAP is here to help, 24/7

There are multiple ways to find support:

- Call 833-954-1067.
- Go to anthemEAP.com and enter your company code PRISM.

Anthem EAP

EAP products are offered by Anthem Life Insurance Company. In New York, Anthem EAP products are offered by Anthem Life & Disability Insurance Company. In California, Anthem EAP products are offered by Blue Cross of California using the trade name Anthem Blue Cross. Anthem is a registered trademark. Use of the Anthem EAP website constitutes your agreement with run Irems of Itse.

Financial Wellness





How ready are you?

Your Retirement Readiness Report helps you get an overall picture of your retirement outlook.



Track your progress to see how you are doing

Receive suggested steps you can take to help improve your retirement outlook

This material is not a recommendation to buy or sell a financial product or to adopt an investment strategy. Investors should discuss their specific situation with their financial professional.



Please scan this QR code to explore our online resources.



To schedule an individual virtual appointment, please scan this QR code.



Ron Savageau (520) 664-5980 ron.savageau@nationwide.com



Loren Farfan (818) 642-8191 farfana@nationwide.com

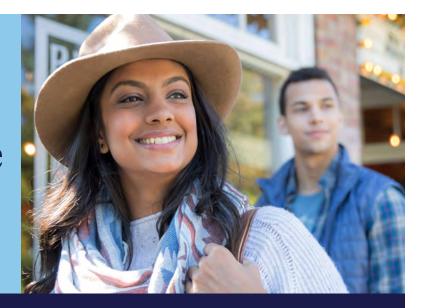
NRM-15185AO.1 (07/21)



Information provided by Retirement Specialists is for educational purposes only and not intended as investment advice. Nationwide Retirement Specialists and plan representatives are Registered Representatives of Nationwide Investment Services Corporation (NISC), member FINRA, Columbus, Ohio.

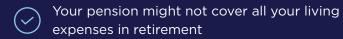
Nationwide and the Nationwide N and Eagle are service marks of Nationwide Mutual Insurance Company. © 2021 Nationwide

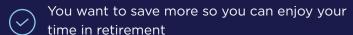
Plan now for a more comfortable retirement

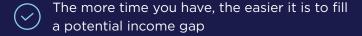


You might be thinking that you have a lot of time before you need to think about retirement. You're right. But you may need to put that time to work.

Here's why:







The sooner you start, the easier it can be.

If you wait, it could take much more per pay period to achieve the same goal.

IT'S TIME TO GET STARTED

DEFERRED COMPENSATION MAKES IT EASY

Through your employer's 457(b) deferred compensation plan, you:

Contribute to your account each pay period

Invest that money so it can potentially grow into a lot more

Use tools to monitor your account and make adjustments as needed

This material is not a recommendation to buy or sell a financial product or to adopt an investment strategy. Investors should discuss their specific situation with their financial professional.



Scan this QR code to explore our online resoures.



To schedule an individual virtual appointment, please scan this QR code.



Ron Savageau (520) 664-5980 ron.savageau@nationwide.com



Loren Farfan (818) 642-8191 farfana@nationwide.com

NRM-9461AO.6 (08/21)



Information provided by Retirement Specialists is for educational purposes only and not intended as investment advice. Nationwide Retirement Specialists and plan representatives are Registered Representatives of Nationwide Investment Services Corporation (NISC), member FINRA, Columbus, Ohio.

Nationwide and the Nationwide N and Eagle are service marks of Nationwide Mutual Insurance Company. © 2021 Nationwide

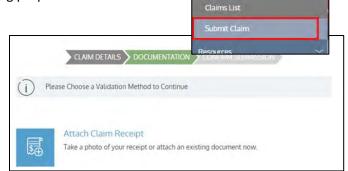




Instructions for Flexible Spending Account (FSA) & Dependent Care Online Claims Submission

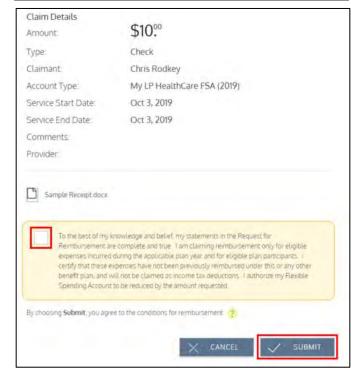
In order to use this feature, you must be registered with My SmartCare. If you do not have an account, simply go to https://www.mywealthcareonline.com/bccsmartcare/ and click REGISTER. When creating your account, use your Social Security Number as your Employee ID and use your Benefits Debit Card Number as your Registration ID. You can also register though the My SmartCare mobile app.

- Click your MENU icon at the top left corner of your screen.
- Click CLAIMS to expand the menu, and then click SUBMIT CLAIM.
- The CLAIM DETAILS screen will appear. Complete as much of the electronic form as possible.
 - All required fields are marked with (*).
 - Use the COMMENTS section to provide any additional information on your claim that was not included in the form, but that may be helpful for processing purposes.
- Click NEXT.
- The DOCUMENTATION screen will appear. Click ATTACH CLAIM RECEIPT to upload a copy of your receipt (or other documentation) into your claim
 - Uploaded files must be the following types: .pdf, .jpg, .jpeg, .gif, .png, .tif, .tiff, .xls, .xlsx, .doc, .docx
 - If you do not have any receipts for your claim, it will likely be denied due to lack of substantiation.
- · Click NEXT.
- A CONFIRM SUBMISSION screen will appear for you to review your claim details for accuracy.
- Read the important message in the yellow agreement and acknowledgement box. Check the box if you agree.
- Click SUBMIT.
- A THANK YOU message will appear once your claim has been successfully submitted to BCC for processing.



My Accounts

Add claim for future







My SmartCare App

Make better healthcare spending and saving decisions.

A simple, intuitive, powerful mobile app experience

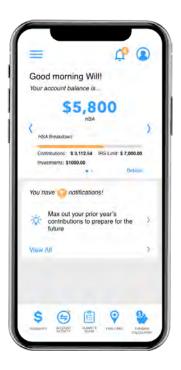
The BCC My SmartCare App takes the guesswork out of your healthcare spending and saving decisions. It includes a personalized, real-time and self-guided experience that ensures you have access to not only easily manage your Health Benefit Accounts on-the-go, but also powerful new tools to help save you money.

Get the most out of every dollar you spend or save

- Virtual medicine cabinet to help you find ways to save on your prescriptions
- Personalized recommendations to help you make informed decisions about where to best spend and save your healthcare dollars
- **Find care** to help you search for providers or procedure and drug prices
- **Funding calculator** to help you save for the future

On-the-go access

- Check your balance
- Submit claims for reimbursement
- View claims status
- Manage account activity
- Store receipts
- Use a pharmacy discount card
- Check item eligibility



Download It Today!

The BCC My SmartCare App is available on the App Store and Google Play.

Medical Insurance





The best time to fight cancer? Before you have it.



Cancer comes in many shapes and sizes, and people of all ages can get it. But there are things you can do to protect your health. The best ways to stop cancer in its tracks are to get your cancer screenings on time and take steps each day to stay healthy.



Get checked

Did you know that your chances of surviving the most common types of cancer are 80% to 100% if you catch them early enough? Cancer progresses in stages. It starts in one organ or place in the body. This is called "local."

Catching cancer at the "local" stage, before it spreads anywhere else in the body, can make all the difference in your survival rate. That's why it's important to see your doctor for preventive health screenings.1

Which cancer screenings are recommended for you?1

Talk to your doctor to find out which of these important screenings are right for you:

- Breast cancer screening (mammography) for women
- Cervical cancer screening (Pap tests and other gynecological exams) for women
- Colorectal cancer screening for men and women
- Prostate cancer screening (prostate-specific antigen, or PSA, test) for men

Helpful resources

Learn more about cancer screening guidelines at anthem.com/ca/preventive-care.



1 Centers for Disease Control and Prevention: Cancer Prevention and Control (accessed August 2018): cdc.gov/cancer/dcpc/prevention/index.htm

The information contained here is provided for educational purposes only and should not be interpreted as medical advice. Please consult your doctor for medical advice about changes that may affect your health and before taking any medicines or beginning any lifestyle program. Some services may not be covered under your health plan. Please refer to your Group Certificate and Schedule of Benefits for details concerning benefits, procedures and exclusions.



You're happy and maybe a little nervous



What you can do to have a healthy baby

Congratulations on your pregnancy! One thing's positive: you want the best for your little one. The choices you make while you're pregnant can help give your baby a healthy start in life. Here are some things you can do for you and your baby.

Eating well for your baby

While you are pregnant, you should eat between 100 and 300 extra calories each day. Aim to gain 25 to 35 pounds. If you are underweight or pregnant with more than one baby, you should gain more. If you are overweight, you should gain less.1 Not gaining the right amount of weight puts your baby at risk of low-birth weight, premature birth, or complications during delivery. Talk to your doctor about any weight concerns you have.

You can make every calorie count for you and your baby when you:

- Plan meals and snacks ahead of time.
- Carry healthy snacks with you, such as nuts, fruit, cheese or fresh vegetables.
- Eat snacks or small meals every three hours so you don't get too hungry.

Know the signs of early labor

It's important for your pregnancy to go full term — at least 37 weeks. Babies born earlier suffer from more health problems and are at higher risk of death than those born at full term.^{2,3} Even babies born at 37 and 38 weeks are more likely to have health problems than those born at 39 and 40 weeks.³ If your labor starts too soon, your doctor can give you drugs to slow or stop labor contractions, prevent infection and help your baby's lungs mature your doctor right away.4



- 1 WebMD website: Pregnancy and Weight Gain (accessed October 2014): webmd.com
 2 Centers for Disease Control and Prevention website: Born a Bit Too Early: Recent Trends in Late Preterm Births (accessed October 2014): cdc.gov
 3 National Child and Maternal Health Education Program website: About the Issue: Elective Delivery Prior to 39 Weeks of Gestation (accessed October 2014): nichd.nih.gov
 4 March of Dimes website: Preterm labor (accessed October 2014): marchofdimes.com



UNDERSTANDING YOUR HDHP & HSA PLAN

Open Enrollment is here— are you missing out by not enrolling in the HDHP?

What better time to take another look at our High Deductible Health Plan (HDHP) video to see if it's the right fit for you this year? This progressive medical plan offers great savings and comprehensive coverage when you need it.



See any provider you want, with the lowest costs in-network



Preventive care is covered at 100% in-network. You only pay for additional care if you need it.



Same Anthem network of providers as the PPO plan



Once you meet the annual deductible, you pay a small percentage of the cost and the plan pays the rest.



You're protected from big bills. Once you hit the out-of-pocket maximum, the plan pays 100% of eligible costs for the year.



Health Savings Account helps you save for current and future expenses tax-free.



Pharmacy





Getting Started with Home Delivery from the Express Scripts PharmacySM

Online access to savings and convenience

Whether you are viewing the member website or using the Express Scripts[™] mobile app¹, you can easily manage your home delivery prescriptions:

- Check order status
- Refill and renew prescriptions
- Check prices and coverage
- Find convenient pharmacies
- View your Rx claims and balances
- Pay your balance using a variety of payment options
- View our therapeutic resource centers for information
- And much more

To access the member website ...

Log in to **express-scripts.com** (Register if it is your first visit. Just have your member ID or SSN handy.)

If you have a NEW prescription ...

Get started by contacting your doctor to request a 90-day prescription that he or she can ePrescribe directly to Express Scripts

Or print a form by selecting "Forms" or "Forms & Cards" from the menu under "Benefits," print a mail order form and follow the mailing instructions.

Or call us and we'll contact your doctor for you.

Please allow 10 to 14 days for your first prescription order to be shipped.

If you already have a prescription ...

Omeprazole dr 10 mg capsule

10 mg. generic

View details

Rx #-123

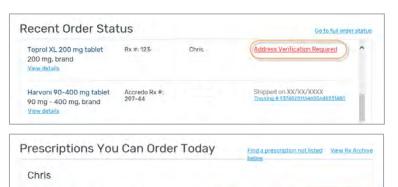
90-day supply

2 refills remaining

Check Order Status online or using our app to view details and track shipping.

Transfer retail prescriptions to home delivery. Just click *Add to Cart* for eligible prescriptions and check out. We'll contact your provider on your behalf and take care of the rest. Check *Order Status* to track your order.

Prescription in cart



Refill past due

You may be running low on this medication





Refill and Renew Prescriptions for yourself and your family while online or while using our app. Just click Add to Cart for eligible prescriptions and check out. We'll contact your provider on your behalf, if renewals are included, and take care of the rest.



Specialty medications can cost a lot of money. That's why your plan offers a program called SaveOnSP, to lower your out-of-pocket costs to \$0.

Participate in SaveOnSP and save.

Over 250 specialty medications are eligible for the SaveOnSP program.¹ If you're filling an eligible medication, a representative from SaveOnSP will contact you to discuss the program.

You'll pay \$0 for your medication when you participate in SaveOnSP. If you choose not to participate, you'll pay a higher copay when you fill your medication.

Conditions covered by SaveOnSP include, but are not limited to:

- Hepatitis C
- Multiple Sclerosis
- Psoriasis
- Inflammatory Bowel Disease
- Rheumatoid Arthritis
- Cancer



Here's an example of how it works.²

John's taking a specialty medication that's eligible for the SaveOnSP program. His copay is currently \$70.

- When he participates in SaveOnSP, he won't pay anything (\$0) out-of-pocket. He will work with SaveonSP to enroll with the applicable manufacturer copay assistance program.
- If he decides not to participate in SaveOnSP, he can continue to pay his \$70 copay.

If John decides not to participate, his copay will no longer count toward his deductible or out-of-pocket maximum.

The drug classes, medications and associated copays included in this program are subject to change. Check your plan materials to see which medications are eligible for the SaveOnSP program.

^{2.} For illustrative purposes only. Plans may vary.

Dental





Get happy

Aetna Dental® discountsDiscounts for a clean, healthy smile



Our dental plans come with extras

When you enroll in any of our dental benefits and insurance plans, you get:

- Online resources for managing your coverage
- Access to savings on daily dental care products, vision and hearing care, fitness, weight loss and more

Manage your benefits, connect to care, handle claims — from anywhere

The Aetna Health[™] app and your Aetna[®] member website are personalized, seamless and easy to use. Once you're a member, here's how you can connect:



Get the Aetna Health app by texting "GETAPP" to **90156** for a link to download the app and create an account. Message and data rates may apply.*



Go to **Aetna.com** to create an account and log in to your member website.

More ways to connect



Use our provider search tool

Dentists in our network offer special rates for covered services. So your share of the cost is usually lower. Use our provider search tool on **Aetna.com** to look for network dentists.



You have our number — just call us

You can speak to Member Services anytime during regular business hours. Our representatives are here to help answer any questions you have about your plan. Just call the toll-free number on your ID card.

Speak another language?

Our customer service reps are ready. They have access to interpreters who can talk to you in over 200 languages.

^{*}Terms and conditions: Bit.ly/2nlJFYG. Privacy policy: Aetna.com/legal-notices/privacy.html. By texting 90156, you consent to receive a one-time marketing automated text message from Aetna with a link to download the Aetna Health app. Consent is not required to download the app. You can also download it from the App Store® or the Google Play™ store.

Get the most out of your dental plan



Savings on at-home products

Save on blood pressure monitors, pedometers and activity trackers; electrotherapy transcutaneous electrical nerve stimulation (TENS) units (devices for pain relief); and many other Omron® products.



Savings on healthy lifestyle choices

Save on gym memberships, health coaching, fitness gear and nutrition products that support a healthy lifestyle.

You also save on:

- · Wearable fitness devices
- · Yoga, meditation and wellness programs
- · Group fitness on demand



Savings on weight management

Save on some of today's popular weight-loss programs and meal plans. Enjoy one-on-one help, personalized menus, online tools, chat rooms and more.

Our members get deals on products and services for healthy living. To use these discounts, once you're a member, visit your member website at **Aetna.com** to create an account and log in.



Savings on natural products and services

Get discounts on acupuncture, chiropractic visits, therapeutic massage and nutrition services through the ChooseHealthy® program.** You can also save on a wide range of popular health and fitness products, such as wearable fitness devices, fitness kits and more.



Savings on eyewear and exams

Taking care of your eyes costs less with our vision discounts. Choose from popular designer frames,*** and get discounts on vision items that don't need a prescription.

You can visit national chains like Pearle Vision®, LensCrafters®, Target Optical® and participating Sears® Optical locations. Or any of the thousands of eye doctors in private practices. Use our provider search tool on **Aetna.com** to find a vision provider near you.



Savings options on hearing aids and exams

Pay less for hearing aids, hearing aid batteries mailed to your home, exams and more. Choose from leading manufacturers. You also get free follow-up service for one year.

^{**}The ChooseHealthy program is provided by ChooseHealthy, Inc., a subsidiary of American Specialty Health Incorporated (ASH). ChooseHealthy is a federally registered trademark of ASH and used with permission herein.

^{***}Certain brands impose a no-discount policy.



Savings on oral health care

We provide discounts on oral health care products so you can keep your mouth as healthy as possible. You can save on Z Sonic™ toothbrushes, replacement brush heads and various oral health care kits.

Aetna Dental[®] teams up with Colgate to give discounts to members

It's time to brush smarter

The Colgate® Smart Electric Toothbrush - E1 features sonic vibrating technology for a healthy clean you can feel. Together with the Colgate Connect App you can accurately track your brushing behavior. The brush and app can help spot missed areas so you can learn how to brush your best.

Members will get a discount off the retail price of the kit. The kit comes with:

- Colgate® Smart Electric Toothbrush E1
- · Charger base
- · Extra refill head

Teeth-whitening discounts

Want a pearly-white smile? Members now get special discounts on the Colgate® Optic White Advanced LED Whitening Kit (LED Teeth Whitening Device & 10-Day Treatment).

Members will get a discount off the retail price of the whitening kit. The kit includes:

- · 1 teeth-whitening device
- · Charging case
- 10-day supply of teeth-whitening serums

What you need to know

Discounts are a great way to save money. But they're not insurance.

Instead, with a discount, you get access to a vendor that has agreed to give Aetna Dental plan members discounted prices on products and services. You pay the discounted price directly to the vendor.

Because discounts aren't insurance, you don't have to worry about claims or referrals. And there are no limits on how often you can use them.

Medical research continues to show a connection between heart disease and gum disease.¹ Researchers have also found a higher incidence and severity of gum disease among patients with diabetes. That's why seeing your dentist regularly might be one of the best defenses against illness. Not just for good oral health, but also for your overall health.¹

Enjoy all the extras.

Enroll in any Aetna Dental benefits and insurance plan.

This material contains only a partial, general description and does not constitute a contract. Dental benefits and dental insurance plans contain exclusions and limitations. Discount offers are available to people who have health benefits and insurance plans that are issued, administered or serviced by Aetna or our affiliates.

DISCOUNT OFFERS ARE NOT INSURANCE. They are not benefits under your health plan. You get access to discounts off the regular charge on products and services offered by third-party vendors and providers. Aetna makes no payment to the third parties — you are responsible for the full cost. Check any health plan benefits you have before using these discount offers, as those benefits may give you lower costs than these discounts. Vendors and providers are not agents of Aetna and are solely responsible for the products and services they provide. Discount offers are not guaranteed and may be ended at any time. Aetna may get a fee when you buy these discounted products and services. Hearing products and services are provided by Hearing Care Solutions and Amplifon Hearing Health Care. Vision care providers are contracted through EyeMed Vision Care. LASIK surgery discounts are offered by the U.S. Laser Network and QualSight. Natural products and services are offered through ChooseHealthy, a program provided by ChooseHealthy, Inc., which is a subsidiary of American Specialty Health Incorporated (ASH). ChooseHealthy is a registered trademark of ASH and is used with permission. Trademarks are the property of their respective owners.

Apple® and the Apple logo are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc. Android™ and Google Play are trademarks of Google LLC.

Visit Aetna.com/individuals-families/member-rights-resources/rights/disclosure-information.html to view or print your medical, dental or vision plan disclosures. Here, you can also find state requirements and information on the Women's Health and Cancer Rights Act.

Policy forms issued in Oklahoma include: AL HCOC-Dental PPO 04, AL HCOC-Dental CD 04. Policy forms issued in Missouri include: AL HGrpPol-Dental 01, DM HGrpAg-Dental 02.



An easy fit

Aetna Dental® DMO® plan

Easy-to-use coverage that fits your budget



If you have a health savings account (HSA) or a flexible spending account (FSA), you can use those funds to help with costs.

A primary care dentist (PCD) helps guide your care with this DMO* benefits and insurance plan

What to do	How it works
Choose a PCD from our network** Use our provider search tool on Aetna.com to find one.	 See your PCD for regular exams and to get referrals if you need specialty care. Covered family members can choose their own PCDs. You can change your PCD once a month on your member website. Switch by the 15th day of the current month. The change will start the first day of the next month.
Visit your PCD If you see someone other than your selected PCD, you could end up paying more.	 Check your benefits summary, so you'll know what to pay. Give your member information at your visit. Pay your share of the cost. This may be a copay, which is a set dollar amount. Or it may be coinsurance, which is a percentage of the dentist's charge. That's it. No deductible, no claims forms and no yearly dollar limits.

^{*}In Illinois, the Aetna Dental DMO plan provides limited out-of-network benefits. In order to receive maximum benefits, members must select and have care coordinated by their PCD. In Illinois, the Aetna Dental DMO plan is not a health maintenance organization (HMO). In Virginia, the DMO plan is known as the Aetna Dental Network Only plan (DNO). DNO in Virginia is not an HMO. To receive maximum benefits, members must choose a participating PCD to coordinate their care with network providers.

^{**}Your PCD keeps a list of eligible patients that is updated monthly. Your name will appear on this list when it is updated the month after your selection. Some dentists will only treat patients whose names appear on this printed monthly roster. Once you are a member, call Member Services if your dentist needs to verify your eligibility.



Referrals for specialty dentists

Your PCD can refer you to a specialist in the Aetna® network.*

- · Give your member information at your visit.
- Pay your share of the cost to the dentist. Your benefits summary shows you how much.
- There's usually no paperwork involved.

No referrals for orthodontists

When you visit an orthodontist** who participates in our network, you won't need a referral.

You usually save when you visit in-network dentists. That's because they've agreed to offer some services at special member rates.

Enroll in the Aetna Dental DMO plan

for simple, budget-friendly coverage.

Manage your benefits, connect to care, handle claims — from anywhere

The Aetna HealthsM app and your Aetna[®] member website are personalized, seamless and easy to use. Once you're a member, here's how you can connect:



Go to Aetna.com

Go to **Aetna.com** to create an account and log in to your member website.



Get the Aetna Health app

Get the Aetna Health app by texting "GETAPP" to **90156** for a link to download the app and create an account. Message and data rates may apply.***

- *This plan does not cover out-of-network benefits except to the extent required by state law. In California, your PCD may refer you to out-of-network dentists in that state. Check your plan documents for details.
- **Not all plans include orthodontic care. See your plan documents for coverage details. In California, referrals to specialty care are required.
- ***Terms and conditions: **Bit.ly/2nlJFYG**. Privacy policy: **Aetna.com/legal-notices/privacy.html**. By texting **90156**, you consent to receive a one-time marketing automated text message from Aetna with a link to download the Aetna Health app. Consent is not required to download the app. You can also download it from the App Store® or the Google Play™ store.

Dental benefits and insurance plans are provided or administered by Aetna Life Insurance Company, Aetna Dental Inc., Aetna Dental of California Inc. and/or Aetna Health Inc. (Aetna). Each insurer has sole financial responsibility for its own products.

This material is for information only and is not an offer or invitation to contract. An application must be completed to obtain coverage. Rates and benefits vary by location. Dental benefits and dental insurance plans contain exclusions and limitations. Not all dental services are covered. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Plan features and availability may vary by location and/or group size and are subject to change. Dental providers are independent contractors and are not agents of Aetna. Provider participation may change without notice. Aetna does not provide care or guarantee access to dental services. Dental information programs provide general dental information and are not a substitute for diagnosis or treatment by a dentist or other dental care professional. Information is believed to be accurate as of the production date; however, it is subject to change. Refer to Aetna.com for more information about Aetna® plans.

Visit Aetna.com/individuals-families/member-rights-resources/rights/disclosure-information.html to view or print your medical, dental or vision plan disclosures. Here, you can also find state requirements and information on the Women's Health and Cancer Rights Act.

Employees in AZ, CA, GA, MA, MD, MO, NC, NJ and TX must either live or work within the approved DMO® service area to be eligible to enroll in the DMO®.

Apple® and the Apple logo are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc. Android™ and Google Play are trademarks of Google LLC.

Colorado: This policy DOES NOT include coverage of pediatric dental services as required under federal law. Coverage of pediatric dental services is available for purchase in the State of Colorado, and can be purchased as a stand-alone plan or as a covered benefit in another health plan. Please contact your insurance carrier, agent or Connect for Health Colorado to purchase either a plan that includes pediatric dental coverage, or an exchange-qualified stand-alone dental plan that includes pediatric dental coverage.

Policy forms issued in Oklahoma include: AL HCOC-Dental CD 04. Policy forms issued in Missouri include: DM HGrpAg-Dental 02.



6 Reasons to Get a Dental Cleaning



Prevent cavities. Cleanings remove plaque, a sticky bacterial film that builds up on your teeth. This acidic substance can eat away at your enamel, eventually causing tooth decay.

Stop tooth loss. Plaque can irritate your gums. When your gums are unhealthy, your teeth can become loose and fall out.

Brighten your smile. Drinking coffee, tea and wine or using tobacco can stain your teeth. A dental cleaning removes stains and leaves you with freshly polished teeth.

Freshen your breath. Good oral hygiene is the best way to prevent bad breath. Even if you brush and floss regularly, getting a cleaning can help keep your mouth healthy and odor-free.

Boost your overall health. Regular dental cleanings may help lower your risk for some diseases, such as heart disease and stroke.1

Save money. Under most plans, cleanings and exams are available at low or no cost. And by treating problems before they worsen, you'll save money in the future.

Delta Dental Insurance Company — AL, DC, FL, GA, LA, MS, MT, NV, TX and UT.











¹ Sanz, et al. "Periodontitis and cardiovascular diseases: Consensus report". Journal of Clinical Periodontology. 2020. https://onlinelibrary.wiley.com/doi/abs/10.1111/jcpe.13189

Ancillary Insurance





SEE HEALTHY AND LIVE HAPPY WITH HELP FROM COUNTY OF SAN LUIS OBISPO AND VSP.



As a VSP® member, you get personalized care from a VSP network doctor at low out-of-pocket costs.

VALUE AND SAVINGS YOU LOVE.

Save on eyewear and eye care when you see a VSP network doctor. Plus, take advantage of Exclusive Member Extras for additional savings.

PROVIDER CHOICES YOU WANT.

With an average of five VSP network doctors within six miles of you, it's easy to find a nearby in-network doctor. Plus, maximize your coverage with bonus offers and additional savings that are exclusive to Premier Program locations.



Like shopping online? Go to **eyeconic.com** and use your vision benefits to shop over 50 brands of contacts, eyeglasses, and sunglasses.

QUALITY VISION CARE YOU NEED.

You'll get great care from a VSP network doctor, including a WellVision Exam®—a comprehensive exam designed to detect eye and health conditions.



USING YOUR BENEFIT IS EASY!

Create an account on **vsp.com** to view your in-network coverage, find the VSP network doctor who's right for you, and discover savings with exclusive member extras. At your appointment, just tell them you have VSP.

YOUR VSP VISION BENEFITS SUMMARY

County of San Luis Obispo and VSP provide you with an affordable vision plan.

PROVIDER NETWORK:

VSP Signature



01/01/2022



DESCRIPTION	COPAY	FREQUENCY						
YOUR COVERAGE WITH A VSP PROVIDER								
Focuses on your eyes and overall wellness	\$10	Every 12 months						
:s	\$25	See frame and lenses						
 \$195 featured frame brands allowance \$175 frame allowance 20% savings on the amount over your allowance \$95 Costco® frame allowance 	Included in Prescription Glasses	Every 24 months						
 Single vision, lined bifocal, and lined trifocal lenses Impact-resistant lenses for dependent children 	Included in Prescription Glasses	Every 12 months						
 Standard progressive lenses Premium progressive lenses Custom progressive lenses Average savings of 40% on other lens enhancements 	\$0 \$80 - \$90 \$120 - \$160	Every 12 months						
\$250 allowance for contacts; copay does not applyContact lens exam (fitting and evaluation)	Up to \$60	Every 12 months						
 Retinal screening for members with diabetes Additional exams and services for members with diabetes, glaucoma, or age-related macular degeneration. Treatment and diagnoses of eye conditions, including pink eye, vision loss, and cataracts available for all members. Limitations and coordination with your medical coverage may apply. Ask your VSP doctor for details. 	\$0 \$20 per exam	As needed						
Glasses and Sunglasses • Extra \$20 to spend on featured frame brands. Go to vsp.com/offers for details. • 30% savings on additional glasses and sunglasses, including lens enhancements, from the same VSP provious on the same day as your WellVision Exam. Or get 20% from any VSP provider within 12 months of your law WellVision Exam.								
 Routine Retinal Screening No more than a \$39 copay on routine retinal screening as an enhancement to a WellVision Exam 								
 Laser Vision Correction Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities 								
	Focuses on your eyes and overall wellness * Focuses on your eyes and overall wellness * \$195 featured frame brands allowance \$175 frame allowance 20% savings on the amount over your allowance \$95 Costco* frame allowance * Single vision, lined bifocal, and lined trifocal lenses Impact-resistant lenses for dependent children * Standard progressive lenses Premium progressive lenses Custom progressive lenses Average savings of 40% on other lens enhancements * \$250 allowance for contacts; copay does not apply Contact lens exam (fitting and evaluation) * Retinal screening for members with diabetes Additional exams and services for members with diabetes, glaucoma, or age-related macular degeneration. * Treatment and diagnoses of eye conditions, including pink eye, vision loss, and cataracts available for all members. * Limitations and coordination with your medical coverage may apply. Ask your VSP doctor for details. * Glasses and Sunglasses Extra \$20 to spend on featured frame brands. Go to vsp.com/off 30% savings on additional glasses and sunglasses, including lens on the same day as your WellVision Exam. Or get 20% from any WellVision Exam. * Routine Retinal Screening No more than a \$39 copay on routine retinal screening as an end Laser Vision Correction Average 15% off the regular price or 5% off the promotional price	**YOUR COVERAGE WITH A VSP PROVIDER** • Focuses on your eyes and overall wellness \$10 **S5 • \$195 featured frame brands allowance • \$175 frame allowance • 20% savings on the amount over your allowance • \$95 Costco* frame allowance • Single vision, lined bifocal, and lined trifocal lenses • Impact-resistant lenses for dependent children • Standard progressive lenses • Premium progressive lenses • Custom progressive lenses • Average savings of 40% on other lens enhancements • \$250 allowance for contacts; copay does not apply • Contact lens exam (fitting and evaluation) • Retinal screening for members with diabetes • Additional exams and services for members with diabetes, glaucoma, or age-related macular degeneration. • Treatment and diagnoses of eye conditions, including pink eye, vision loss, and cataracts available for all members. • Limitations and coordination with your medical coverage may apply. Ask your VSP doctor for details. **Glasses and Sunglasses • Extra \$20 to spend on featured frame brands. Go to vsp.com/offfers for details. • 30% savings on additional glasses and sunglasses, including lens enhancements, fron the same day as your WellVision Exam. Or get 20% from any VSP provider with WellVision Exam. **Routine Retinal Screening** • No more than a \$39 copay on routine retinal screening as an enhancement to a W Laser Vision Correction • Average 15% off the regular price or 5% off the promotional price; discounts only as						

YOUR COVERAGE WITH OUT-OF-NETWORK PROVIDERS

Get the most out of your benefits and greater savings with a VSP network doctor. Call Member Services for out-of-network plan details.

Examup to \$50	Lined Bifocal Lensesup to \$75	Progressive Lensesup to \$75
Frameup to \$70	Lined Trifocal Lensesup to \$100	Contactsup to \$105
Single Vision Lenses up to \$50		

Coverage with a retail chain may be different or not apply. Log in to vsp.com to check your benefits for eligibility and to confirm in-network locations based on your plan type. VSP guarantees coverage from VSP network providers only. Coverage information is subject to change. In the event of a conflict between this information and your organization's contract with VSP, the terms of the contract will prevail. Based on applicable laws, benefits may vary by location. In the state of Washington, VSP Vision Care, Inc., is the legal name of the corporation through which VSP does business.

*Only available to VSP members with applicable plan benefits. Frame brands and promotions are subject to change. Savings based on doctor's retail price and vary by plan and purchase selection; average savings determined after benefits are applied. Ask your VSP network doctor for more details.

Annual enrollment is here! Are you ready?

Check out these products offered by Voya Employee Benefits.



County of San Luis Obispo offers a range of benefits that can help you protect what you have today and prepare for tomorrow. Get to know what's available to you now by visiting your Voya Employee Benefits Resource Center: https://presents.voya.com/EBRC/SLO

Group number: 316407, Account 37 – County of San Luis Obispo

Group name: Public Risk Innovation, Solutions and Management ("PRISM")

This is a summary only. For a complete description of available benefits, cost, exclusions and limitations; contact your human resource representative.

Group Term Life Insurance

Group Term Life Insurance pays a benefit to your beneficiary(ies) if you pass away during a specific period of time (known as a "term"). Typically, the term of this coverage is one year and renews on an annual basis, along with your other employer-offered benefits. Your company provides Basic Group Term Life Insurance at no cost to you.

Even though your employer provides Basic Group Term Life Insurance, it may not be enough coverage to meet your needs. You have the ability to apply for additional life insurance, called Supplemental Group Term Life Insurance, as part of your benefits plan.

Find out how much life insurance you may need: https://www.voya.com/tool/life-insurance-calculator

Voluntary Short Term Disability Income Insurance

For many households, going without income for even a few weeks can be devastating. Short Term Disability Income Insurance can help protect your finances if you experience an eligible illness or injury that leaves you unable to work. It provides benefits to replace up to 60% of your weekly earnings for 12 weeks. These weekly benefits allow you to concentrate on getting better and when possible, back to work.

Long Term Disability Income coverage

Becoming disabled can have a huge impact on your finances and quality of life. Long Term Disability Income Insurance can help with both. When possible, it can also provide services to help you return to work and when not possible, it can provide benefits until retirement. Please review your eligibility for Long Term Disability as described in your certificate booklet.

This is a summary of benefits only. A complete description of benefits, limitations, exclusions and termination of coverage will be provided in the certificate of insurance and riders. All coverage is subject to the terms and conditions of the group policy. If there is any discrepancy between this document and the group policy documents, the policy documents will govern. To keep coverage in force, premiums are payable up to the date of coverage termination. Insurance is underwritten by ReliaStar Life Insurance Company (Minneapolis, MN), a member of the Voya® family of companies. Voya Employee Benefits is a division of ReliaStar Life Insurance Company. Policy provisions and availability may vary by state.

974198 208720-11152019

ReliaStar Life Insurance Company, a member of the Voya® family of companies





College can be hard– planning for it shouldn't be

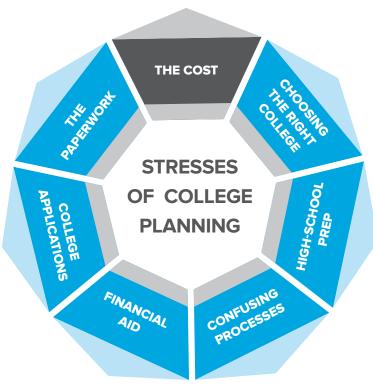
Introducing the College Assistance Plan, brought to you by Aflac.

You already know college is a smart decision. But helping your student plan and pay for college can be a difficult, s essful and confusing process for a family. The College Assistance Plan can help your student graduate on time with less stress and less debt.

From admissions and high school planning, to financial aid an applications, the College Assistance Plan offers all the inform tion you need to navigate the entire process – and can even help lower your costs.



It pays to become a better educated consumer.



THE COLLEGE ASSISTANCE PLAN PROVIDES HELP FROM ONE SOURCE:



Financial planning and calculators



Tips for college search and selection



Navigating financial aid and tuition



May help lower costs



AGC1702756 R2 IV 2/19

The College Assistance Plan has all the tools you need:



COLLEGE ROADMAPS – Find roadmaps from ninth grade through college that

outline what students should be doing and when, including checklists



COLLEGE SEARCH – Learn how to plan, research and put together a strategy that helps you target the right colleges for your student



NET PRICE CALCULATORS – Calculate the net price for a single academic year after factoring in scholarships and grants



NEGOTIATION AND APPEALS – Gain an understanding of how private colleges

offer additional grants and scholarships, plus what to ask for and how



COLLEGE SELECTIVITY – Learn how to best select and get admitted to specific colleges



20 KEY FINANCIAL MISTAKES – Get a detailed explanation of the kinds of costly mistakes to avoid so you can be better educated about paying for college

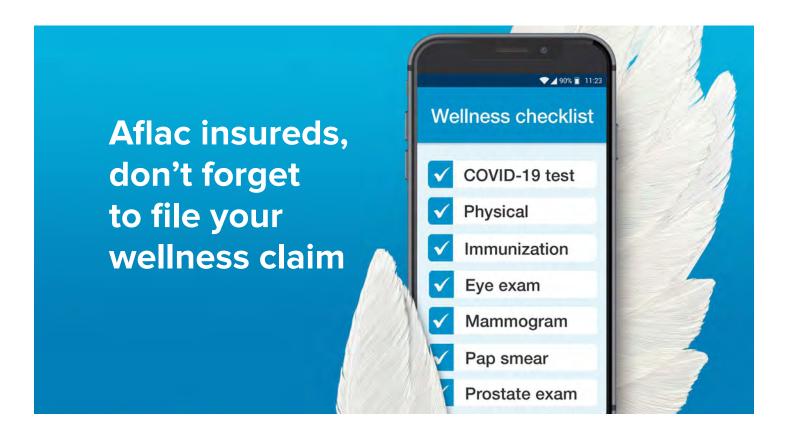
When it comes to college, it pays to have a plan.

Check your employers' benefits information to learn more.

Available through Aflac, powered by CAP Advisory Services.

CAIC's affiliation with the Value-Added Service providers is limited only to a marketing alliance, and CAIC and the Value-Added Service providers are not under any sort of mutual ownership, joint venture, or are otherwise related. CAIC makes no representations or warranties regarding the Value-Added Service providers, and does not own or administer any of the products or services provided by the Value-Added Service providers. Each Value-Added Service provider offers its products and services subject to its own terms, limitations and exclusions. Value-Added Services are not available in Idaho or Minnesota. State availability may vary. Continental American Insurance Company, a proud member of the Aflac family of insurers, is a wholly-owned subsidiary of Aflac Incorporated.

aflacgroupinsurance.com | 1.800.433.3036



There could be cash waiting for you

As part of your benefits package, you had the chance to sign up for an Aflac plan. Your plan helps with expenses health insurance doesn't cover, and benefits can be used in any way you want – whether that's to pay unexpected medical bills or everyday living expenses.

Aflac wants to put money into your pocket by encouraging you to file a wellness/health screening claim. After all, your plan provides a once-yearly benefit for proactively managing your health with a COVID-19 or antibody test, physical, immunization, eye exam, mammogram, pap smear, prostate screening **or** another covered exam.

If you've previously filed an Aflac claim, simply follow the process you've used in the past to receive your benefits. Or, you can visit **www.aflacgroupinsurance.com** to submit your claim online.



This is a brief product overview only. The plan has limitations and exclusions that affect benefits payable. Refer to your plan for complete details.

Continental American Insurance Company (CAIC), a proud member of the Aflac family of insurers, is a wholly-owned subsidiary of Aflac Incorporated and underwrites group coverage. CAIC is not licensed to solicit business in New York, Guam, Puerto Rico, or the Virgin Islands. For groups sitused in California, group coverage is underwritten by Continental American Life Insurance Company. For groups sitused in New York, coverage is underwritten by Aflac of New York.

Continental American Insurance Company I Columbia, SC

AGC2001496 EXP 8/21

HealthAdvocate

Health Advocacy

Health care doesn't have to be hard

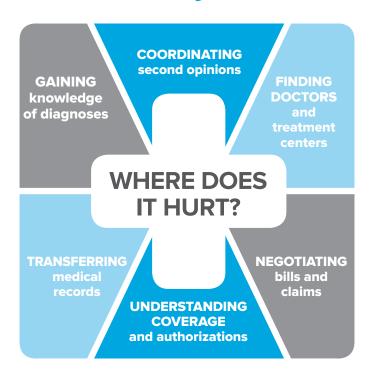
Meet Health Advocacy, available through Aflac.

Dealing with health care and health coverage can be complicated — and often stressful. But now you have help from Health Advocacy.

Health Advocacy provides a team of experts who can help solve your health care and insurance-related questions. They can help you with a variety of needs like finding specialists, clarifying coverage, addressing claim issues and getting second opinions.



Get care for your health care.



HEALTH ADVOCACY AND MEDICAL BILL SAVER CAN HELP:



Find doctors and treatment centers



Coordinate care and second opinions



Untangle medical bill and claim issues



Available 24/7, anytime, anywhere



AGC1800311 R3 IV 2/19

Get confidential, personalized help with Health Advocate:



Find doctors, specialists, hospitals and other providers



Schedule appointments for treatments and tests



Coordinate second opinions and care



Resolve issues, from claims problems and medical bills, to coordinating benefits



Get help with eldercare issues, including Medicare and related healthcare issues for your parents and parents-in-law



Get answers about your test results, treatments, prescriptions and more



Work with your insurance companies to get approvals and clarify coverage



Transfer medical records, lab results and x-rays



Here for you 24/7 by convenient app or phone

Health care just got easier with Health Advocacy.

When your coverage begins, call 855.423.8585 or visit healthadvocate.com/aflac.

Available through Aflac, powered by Health Advocate.

CAIC's affiliation with the Value-Added Service providers is limited only to a marketing alliance, and CAIC and the Value-Added Service providers are not under any sort of mutual ownership, joint venture, or are otherwise related. CAIC makes no representations or warranties regarding the Value-Added Service providers, and does not own or administer any of the products or services provided by the Value-Added Service providers. Each Value-Added Service provider offers its products and services subject to its own terms, limitations and exclusions. Value-Added Services are not available in Idaho or Minnesota. State availability may vary. Continental American Insurance Company, a proud member of the Aflac family of insurers, is a wholly-owned subsidiary of Aflac Incorporated.

Medical Bill Saver has restrictions for negotiations on in-network deductibles and co-insurance in Arizona, Colorado, District of Columbia, Illinois, Indiana, New Jersey, North Carolina, South Dakota and Utah..

aflacgroupinsurance.com | 1.800.433.3036

Continental American Insurance Company | Columbia, South Carolina

Aflac's claims process:

Peace of mind when you need it most

If you're sick or hurt, the last thing you need is an insurer that drags its feet when it's time to pay your claims. Aflac prides itself on being an insurer with a difference: Our goal is to process and pay, not deny and delay. That's why we make it easy to file your claims online. Here's how:

1

Visit Aflacgroupinsurance.com and click on "Customer Service" and then "File a claim."





Choose from accident, hospital, critical illness or wellness and follow the instructions.

2

3

Complete and upload your HIPAA authorization, claim details and documents, and direct deposit information.





Feel secure in the knowledge that claims on group coverage like yours are processed in an average of two days.¹

4

Aflac helps pay expenses health insurance doesn't cover – and because your medical bills won't wait, we do so promptly and fairly. In fact, we paid 7.1 million claims last year to people just like you: people who trusted us to keep our promises.² For all other plans, download the proper forms and follow the instructions for filing by fax or email.



1 second

We pay a claim every second between Aflac Individual and Aflac Group*



7.1 million

Aflac Individual and Aflac Group Claims paid in 2018²



2 days

Average processing of Aflac Group Claims.

Get to know Aflac.Visit aflacgroupinsurance.com to learn more.

Continental American Insurance Company - Columbia, South Carolina

Continental American Insurance Company (CAIC), a proud member of the Aflac family of insurers, is a wholly-owned subsidiary of Aflac Incorporated and underwrites group coverage. CAIC is not licensed to solicit business in New York, Guam, Puerto Rico, or the Virgin Islands. For groups sitused in California, group coverage is underwritten by Continental American Life Insurance Company. For groups sitused in New York, coverage is underwritten by American Family Life Assurance Company of New York. This service available only to Aflac Group customers.



AGC1901242 IV (4/19)

¹ Aflac proprietary data, 2019.

² Aflac proprietary data, 2018.

^{*}Based on a 40-hour work week, 52 weeks a year.

Your Benefits Contacts





Carrier Contact List

Online: https://benxcel.net Phone: (855) 230-0745 ext. 4453

For BenXcel assistance call (800) 685-6100

Human Resources <u>HRBenefits@co.slo.ca.us</u> (805) 781-5959 or

slocounty.ca.gov/Benefits

Plan Type	Provider	Phone Number	Website	Group Number		
Medical, Dental & Vision						
Medical	Anthem	1-800-967-3015	anthem.com/ca/EIAHealth			
Dental	Aetna DMO	1-877-238-6200	<u>aetna.com</u>	883524-001		
	Delta Dental	1-800-765-6003	<u>deltadentalins.com</u>	2999-0011		
Vision	VSP	1-800-877-7195	<u>vsp.com</u>	00105558		
Pharmacy						
PPO & EPO Pharmacy	Express Scripts	1-877-554-3091	<u>express-scripts.com</u>	Issuer: 9151014609 RxBIN: 610014 RxGrp: RX4EIAH		
HDHP Pharmacy	IngenioRx	1-833-255-0645	anthem.com/ca			
Specialty Pharmacy	Accredo	1-800-803-2523				
RxNGo	RxNGo	1-888-697-9646	<u>rxngo.com</u>			
Voluntary Benefits						
Life & Disability Insurance	Voya	1-800-955-7736	<u>voya.com</u>	CSAC EIA 31640-7 Acct 37		
Accident, Critical Illness, Hospital Indemnity	Aflac	1-800-433-3036	aflacgroupinsurance.com	#23059 #C21000 #CA8000		
FSA & COBRA	BCC	1-800-685-6100	benefitcc.wealthcareportal.com			
Miscellaneous Benefits						
Surgical Benefit	Carrum Health	1-888-855-7806	<u>carrum.me/prism</u>			
Post-Employment Health Plan	Nationwide	1-877-677-3678	nationwide.com/business/employee- benefits			
EAP	Anthem EAP	1-833-954-1067	anthemEAP.com	Company Code: PRISM		
Mental Health	Talkspace	N/A	talkspace.com/slo			
Virtual Health Help	Amino	N/A	https://amino.com	Company Code: County of San Luis Obispo		
Telehealth	Live Health Online	(888) 548- 3432	<u>livehealthonline.com</u> .			